

***Amendments to the Claims***

***In the Claims:***

*Please substitute claims 13-20 presented below for claims 13-20 previously presented.*

*Please cancel claims 1-12. Please add claims 21-29. The status of each claim is indicated.*

*Currently amended claims are shown with additions underlined and deletions in ~~strikethrough~~.*

1.-12. (Canceled)

13. (Original) A computer implemented method for on-line distribution of insurance services information from a transactional web page operably connected to one or more referring web pages, each of said referring web pages being associated with at least one affiliate, comprising the steps of:

receiving a user query communicated from a referring web page to said transactional web page;

receiving information identifying an affiliate associated with said referring web page at said transactional web page;

recording information about said user query, including association of said query with said associated affiliate; and

responding to said user query.

14. (Original) The computer implemented method for on-line distribution of insurance services information of claim 13 wherein said step of receiving a user query uses a hyperlink.

15. (Original) The computer implemented method for on-line distribution of insurance services information of claim 13 wherein said step of receiving information identifying an affiliate associated with said referring web page at said transactional web page uses a cookie.

16. (Original) The computer implemented method for on-line distribution of insurance services information of claim 13 wherein said step of responding to said user query comprises the sub-steps of:

- identifying insurance services said user is permitted to purchase;
- identifying insurance services said affiliate associated with said referring web page is permitted to offer; and
- providing information about insurance services said user is permitted to purchase and said affiliate associated with said referring web page is permitted to offer.

17. (Original) The computer implemented method for on-line distribution of insurance services information of claim 16 wherein said step of providing information about insurance services said user is permitted to purchase and said affiliate associated with said referring web page is permitted to offer comprises displaying information about said insurance services on said transactional web page.

18. (Original) The computer implemented method for on-line distribution of insurance services information of claim 16 wherein said step of providing information about insurance services said user is permitted to purchase and said affiliate associated with said referring web page is permitted to offer comprises communicating said information about said insurance services to a call center for telephonic communication to said user.

19. (Currently amended) The computer implemented method for on-line distribution of insurance services information of claim 16 further comprising the step of registering said user with information identifying an affiliate associated with said referring web page.

20. (Currently amended) A system for on-line distribution of insurance services information comprising:

a world wide web page server operably connected to a computer network and a database server, said world wide web page server providing a transactional web page interface capable of receiving a user query communicated from a referring web page associated with an affiliate;

said database server comprising a database application and a database of insurance services, said database application providing an interface between said database of insurance services and said transactional world wide web page;

said database of insurance services further providing database information identifying restrictions on insurance service availability based on an affiliate associated with a referring web page; and

said database of insurance services further providing database information identifying the ~~commission~~ fee to which said affiliate associated with a referring web page is entitled to receive if said user query results in an insurance service transaction.

21. (New) The computer implemented method for on-line distribution of insurance services information of claim 13 further comprising the steps of:

receiving information identifying an insurance service product for purchase by said user;  
and

generating a referral fee.

22. (New) The computer implemented method of claim 13 wherein said step of responding to said query further comprises the sub-steps of:

determining whether said user has made a previous query within a predetermined time;  
identifying the affiliate associated with each said previous query within a predetermined time; and

determining a referral fee.

23. (New) The computer implemented method for on-line distribution of insurance services information of claim 16 where said step of identifying insurance services said user is permitted to purchase includes identifying which products the user can legally purchase.

24. (New) The computer implemented method for on-line distribution of insurance services information of claim 16 where said step of identifying insurance services said affiliate associated with said referring web page is permitted to offer includes identifying which products the affiliate can legally offer.

25. (New) The computer implemented method for on-line distribution of insurance services information of claim 19 wherein said step of registering said user with information identifying an affiliate associated with said referring web page generates a referral fee.

26. (New) The computer implemented method for on-line distribution of insurance services information of claim 21 wherein said step of generating a referral fee comprises the sub-steps of:  
identifying the type of referral fee said affiliate is permitted to receive for said insurance service product; and  
calculating said referral fee based on said type of referral fee.

27. (New) A computer implemented method for on-line distribution of travel insurance services information from a transactional web page operably connected to one or more referring web pages, each of said referring web pages being associated with at least one affiliate, comprising the steps of:

receiving a user query including user information communicated from a referring web page to said transactional web page;

receiving information identifying an affiliate associated with said referring web page at said transactional web page;

recording information about said user query, including association of said query with said associated affiliate;

identifying travel insurance services said user is permitted to purchase;

identifying travel insurance services said affiliate associated with said referring web page is permitted to offer; and

providing information about travel insurance services said user is permitted to purchase and said affiliate associated with said referring web page is permitted to offer.

28. (New) The computer implemented method for on-line distribution of travel insurance services information of claim 27 wherein said user information includes user nationality.

29. (New) The computer implemented method for on-line distribution of travel insurance services information of claim 28 wherein said user information includes user residence.